

Amendments to the Specification

Please change the title of the application to:

-- System and Method for Making a Payment from a Financial Account --

Page 1, line 3, amend the priority claim paragraph added in the preliminary amendment as follows:

This application is a divisional of claims the benefit of U.S. Patent Application Serial No. 08,879,022 08/879,022 filed June 19, 1997, now U.S. Patent 6,041,315, the entire disclosure of which, including references and appendices, is incorporated herein by reference, which is a divisional of U.S. Patent Application Serial No. 08/625,295, filed April 1, 1996, now U.S. Patent 5,727,249, which is a divisional of U.S. Patent Application Serial no. 07/959,930 filed October 15, 1992, now U.S. Patent 5,504,677.